

Official Form 1 (4/07)

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Phagan, Peter D.				Name of Joint Debtor (Spouse) (Last, First, Middle): Phagan, Karen P.																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-5544				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-5362																							
Street Address of Debtor (No. and Street, City, and State): 1529 Nathan Lane Libertyville, IL <div style="text-align: right; font-size: small;">ZIP Code 60048</div>				Street Address of Joint Debtor (No. and Street, City, and State): 1529 Nathan Lane Libertyville, IL <div style="text-align: right; font-size: small;">ZIP Code 60048</div>																							
County of Residence or of the Principal Place of Business: Lake				County of Residence or of the Principal Place of Business: Lake																							
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>				Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
Statistical/Administrative Information *** Donna B. Wallace 6200260 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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Name of Debtor(s): Phagan, Peter D. Phagan, Karen P.
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- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Phagan, Peter D.
Phagan, Karen P.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒ /s/ Peter D. Phagan
Signature of Debtor Peter D. Phagan

☒ /s/ Karen P. Phagan
Signature of Joint Debtor Karen P. Phagan

Telephone Number (If not represented by attorney)

September 26, 2007
Date

Signature of Attorney

☒ /s/ Donna B. Wallace
Signature of Attorney for Debtor(s)

Donna B. Wallace 6200260
Printed Name of Attorney for Debtor(s)

Joseph A. Baldi & Associates, P.C.
Firm Name

19 South LaSalle Street
Suite 1500
Chicago, IL 60603

Address

Email: jabaldi@ameritech.net
312-726-8150 Fax: 312-332-4629

Telephone Number

September 26, 2007
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒ _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

☒ _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

☒ _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Peter D. Phagan
Karen P. Phagan

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Peter D. Phagan
Peter D. Phagan

Date: September 26, 2007

Certificate Number: 02114-iln-cc-002573262

CERTIFICATE OF COUNSELING

I CERTIFY that on 09/24/07, at 12:21 o'clock AM EDT, PETER D PHAGAN received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: 09-24-2007

By /s/JESSICA BIBINS

Name JESSICA BIBINS

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Peter D. Phagan
Karen P. Phagan

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Karen P. Phagan
Karen P. Phagan

Date: September 26, 2007

Certificate Number: 02114-iln-cc-002573263

CERTIFICATE OF COUNSELING

I CERTIFY that on 09/24/07, at 12:21 o'clock AM EDT KAREN PHAGAN received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: 09-24-2007

By /s/JESSICA BIBINS

Name JESSICA BIBINS

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
Northern District of Illinois

In re Peter D. Phagan,
Karen P. Phagan

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	644,000.00		
B - Personal Property	Yes	3	39,510.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		668,275.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,033.96	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		376,982.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	2			2,675.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,191.00
Total Number of Sheets of ALL Schedules		35			
Total Assets			683,510.00		
Total Liabilities				1,046,291.67	

United States Bankruptcy Court
Northern District of Illinois

In re Peter D. Phagan,
 Karen P. Phagan

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	1,033.96
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,033.96

State the following:

Average Income (from Schedule I, Line 16)	2,675.00
Average Expenses (from Schedule J, Line 18)	8,191.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,675.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,363.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,033.96	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		376,982.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		390,345.71

Form B6A
(10/05)

In re Peter D. Phagan,
 Karen P. Phagan

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1529 Nathan Lane Libertyville, IL 5 Bedroom single family home	Fee simple	J	644,000.00	625,912.00

Sub-Total > 644,000.00 (Total of this page)

Total > 644,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Form B6B
(10/05)In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		LaSalle Bank Checking Account	J	1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture	J	4,760.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		various books & cd's	J	600.00
6. Wearing apparel.		normal wearing apparel	J	800.00
7. Furs and jewelry.		Cyote fur	W	300.00
		Diamond wedding ring	W	2,500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Ameriprise insurance - term insurance - \$100,000 NY Life (\$800,000 policy) no cash value - used for premiums Wife is beneficiary	H	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > 9,960.00
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 0.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Jeep Laredo	J	14,000.00
		2007 Hundai Sonata	J	15,000.00
26. Boats, motors, and accessories.		Canoe & paddles	H	50.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Yellow lab - pet	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		yard equipment & tools	J	500.00

Sub-Total > 29,550.00
(Total of this page)

Total > 39,510.00

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

Form B6C
(4/07)In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
1529 Nathan Lane Libertyville, IL 5 Bedroom single family home	735 ILCS 5/12-901	30,000.00	644,000.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
LaSalle Bank Checking Account	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Household Goods and Furnishings</u>			
Household furniture	735 ILCS 5/12-1001(b)	2,000.00	4,760.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
various books & cd's	735 ILCS 5/12-1001(b)	600.00	600.00
<u>Wearing Apparel</u>			
normal wearing apparel	735 ILCS 5/12-1001(a)	100%	800.00
<u>Furs and Jewelry</u>			
Cyote fur	735 ILCS 5/12-1001(b)	300.00	300.00
Diamond wedding ring	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
<u>Interests in Insurance Policies</u>			
Ameriprise insurance - term insurance - \$100,000 NY Life (\$800,000 policy) no cash value - used for premiums Wife is beneficiary	215 ILCS 5/238	100%	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2006 Jeep Laredo	735 ILCS 5/12-1001(c)	2,400.00	14,000.00
2007 Hundai Sonata	735 ILCS 5/12-1001(c)	2,400.00	15,000.00
<u>Boats, Motors and Accessories</u>			
Canoe & paddles	735 ILCS 5/12-1001(b)	50.00	50.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
yard equipment & tools	735 ILCS 5/12-1001(b)	500.00	500.00

Total:	42,550.00	683,510.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

Official Form 6D (10/06)

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1002928546			2006					
Chrysler Financial PO Box 2993 Milwaukee, WI 53201		J	Automobile Title 2006 Jeep Laredo					
			Value \$ 14,000.00				20,723.00	6,723.00
Account No. 410028-16-118613-0			2006					
HFC Customer Service PO Box 9618 Virginia Beach, VA 23450		J	Equity Line of Credit 1529 Nathan Lane Libertyville, IL 5 Bedroom single family home					
			Value \$ 644,000.00				51,050.00	0.00
Account No.			HFC					
Representing: HFC Customer Service			PO Box 8873 Virginia Beach, VA 23450-8873					
			Value \$					
Account No.			HSBC					
Representing: HFC Customer Service			961 Weigel Drive Elmhurst, IL 60126					
			Value \$					
Subtotal (Total of this page)							71,773.00	6,723.00

1 continuation sheets attached

Official Form 6D (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 56-276-5383333289	J	2004				61,862.00	0.00
National City Mortgage PO Box 5570, Loc 7107 Cleveland, OH 44101		subordinated lien 1529 Nathan Lane Libertyville, IL 5 Bedroom single family home					
		Value \$ 644,000.00					
Account No. 3758762	J	1/2005				513,000.00	0.00
National City Mortgage Company Attn: Customer Service PO Box 1820 Dayton, OH 45401-1820		First Mortgage 1529 Nathan Lane Libertyville, IL 5 Bedroom single family home					
		Value \$ 644,000.00					
Account No.		Pierce and Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602					
Representing: National City Mortgage Company		Value \$					
Account No. 511428353	W	Opened 8/26/06 Last Active 8/24/07				21,640.00	6,640.00
Us Bank Attn: Bankruptcy Dept. P.O. Box 5227 Cincinnati, OH 45226		2007 Hundai Sonata					
		Value \$ 15,000.00					
Account No.							
		Value \$					

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)

596,502.00

6,640.00

Total
(Report on Summary of Schedules)

668,275.00

13,363.00

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (4/07) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 5520-1369			2007					
Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Chicago, IL 60606		H	Withholding tax adjustment LSD Trade Debt				133.80	0.00
								133.80
Account No. 20-2541414			2007					
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Chicago, IL 60604		H	941 taxes - LSD Trade Debt				900.16	0.00
								900.16
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							1,033.96	1,033.96
Total								0.00
(Report on Summary of Schedules)							1,033.96	1,033.96

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Official Form 6F (10/06)

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. AM FM Broadcasting, Inc. c/o William G. Shur 111 W. Washington, Suite 737 Chicago, IL 60602	X	H	2006 LSD Trade Debt - advertising			5,500.00
Account No. 05-026320619 American Family Insurance 6000 American Parkway Dept AMFA Madison, WI 53783		J	2005 Car Insurance Premium			205.00
Account No. Representing: American Family Insurance			Credit Collection Services Two Wells Ave. Dept AMFA Newton Center, MA 02459			
Account No. 3892070600237875 BA Merchant Services Attn: S Alcorn / KY6-200-01-32 1231 Durrett Lane Louisville, KY 40213	X	H	2007 LSD Trade Debt	X		229.00
Subtotal (Total of this page)						5,934.00

17 continuation sheets attached

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5466 3201 1085 7792 Bank of America PO Box 15026 Wilmington, DE 19850-5026	H	revolving credit card				28,699.00
Account No. Representing: Bank of America		FIA Card Services P.O. Box 15026 Wilmington, DE 19850-5026				
Account No. 41171920536240 Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126	H	Opened 11/30/05 Last Active 4/27/07 CheckCreditOrLineOfCredit				9,728.00
Account No. Representing: Beneficial / Household Finance		Beneficial Customer Service 1424 S. Milwaukee Ave. Libertyville, IL 60048				
Account No. Representing: Beneficial / Household Finance		HSBC PO Box 5608 Glendale Heights, IL 60139				
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 38,427.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 4026326	X	H	2007 collections - Pioneer newspapers LSD Trade Debt	X		384.00					
Biehl & Biehl PO Box 87410 Carol Stream, IL 60188-7410											
Account No. 5049-9020-0668-8021		J	revolving credit purchases			650.00					
Bill Me Later P.O. Box 2394 Omaha, NE 68103-2394											
Account No. 1133237	X	H	2006 Collection - Paluch Co. LSD Trade Debt	X		184.00					
Brennan & Clark 721 E. Madison Suite 200 Villa Park, IL 60181											
Account No. 529149241488-7667		H	Opened 2/18/04 Last Active 7/16/07 CreditCard			32,767.00					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091											
Account No.			Capital One PO Box 30285 Salt Lake City, UT 84130-0285								
Representing: Capital 1 Bank											
Sheet no. <u>2</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						33,985.00					

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Capital 1 Bank		NCO Financial Systems 1804 Washington Blvd. Mail stop 450, Dept. 03 Baltimore, MD 21230				
Account No. 4305-8703-8408-8530 Chase 800 Brooksedge Blvd Westerville, OH 43081	J	Opened 9/12/91 Last Active 8/29/06 CreditCard				26,716.00
Account No. Representing: Chase		Chase Attn: Correspondence/Bankruptcy PO Box 15298 Wilmington, DE 19850				
Account No. 4417-1286-1390-1923 Chase Attn: Credit Bureau Updates Po Box 15919 Wilmington, DE 19850	J	Opened 8/22/97 Last Active 9/03/06 CreditCard				7,822.00
Account No. Representing: Chase		Chase Attn: Correspondence/Bankruptcy PO Box 15298 Wilmington, DE 19850				
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						34,538.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 253730020 Cingular 5020 Ash Grove Road Springfield, IL 62711	J	2005 cell phone useage				107.26
Account No. 5424-1801-9468-2370 Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153	J	Opened 8/01/99 Last Active 3/13/06 CreditCard				32,418.00
Account No. Representing: Citibank		Citibank Box 6000 The Lakes, NV 89163-6000				
Account No. Representing: Citibank		United Collection Bureau 5620 Southwyck Blvd Suite 206 Toledo, OH 43614				
Account No. 5424-1806-3580-0250 Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153	H	Opened 7/29/05 Last Active 8/02/07 CreditCard				7,106.00
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						39,631.26

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Citibank		Citibank PO Box 6000 The Lakes, NV 89163-6000				
Account No. 5424-1804-1494-2620 Citibank Box 6000 The Lakes, NV 89163-6000	J	revolving Credit purchases				4,072.00
Account No. Representing: Citibank		Academy Collection 10965 Decatur Rd. Philadelphia, PA 19154				
Account No. 5049-9401-7868-8031 Citibank / Sears P.O. Box 20363 Kansas City, MO 64195	W	Opened 12/16/05 ChargeAccount				673.00
Account No. Representing: Citibank / Sears		MRS Associates 3 Executive Campus Suite 400 Cherry Hill, NJ 08002				
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,745.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.		PFG of Minnesota 7825 Washington Avenue S Suite 310 Minneapolis, MN 55439-2409					
Representing: Citibank / Sears							
Account No.		Resurgent Capital Service Sherman Acquisition PO Box 10587 Greenville, SC 29603					
Representing: Citibank / Sears							
Account No. 107087		2006 LSD Trade Debt				975.00	
Clipper Magazine 3708 Hempland Road PO Box 610 Mountville, PA 17554	X H		X				
Account No. 8798-10-109-208724		2006 LSD Trade Debt				393.09	
Comcast 2508 W Route 120 Mchenry, IL 60051	X H		X				
Account No.		Credit Protection Association 13355 Noel Rd. Dallas, TX 75240					
Representing: Comcast							
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	
						1,368.09	

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1682182020 ComEd Bill Payment Center Chicago, IL 60668-0001	J	2007 Utility				660.75
Account No. 589240 Computer Credit Svc Co Po Box 60201 Chicago, IL 60660	H	Opened 1/05/07 Last Active 3/01/07 Collection Oberweis Dairy				202.00
Account No. 501-7298893-0001 Dell Financial Svcs PO Box 81577 Austin, TX 78708	H	2006 LSD Trade Debt	X			825.00
Account No. Dimonte & Lizak 216 West Higgins Road Park Ridge, IL 60068	J	2005 legal services				187.50
Account No. 6011-0074-3755-3620 Discover Financial Po Box 3025 New Albany, OH 43054	J	Opened 4/28/05 Last Active 7/10/06 CreditCard				10,341.00
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,216.25

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Discover Financial		Discover Platinum PO Box 15316 Wilmington, DE 19850-5316				
Account No. 6011-0073-2025-4823 Discover Financial Po Box 3025 New Albany, OH 43054	H	Opened 7/29/01 Last Active 9/05/06 CreditCard				9,925.00
Account No. Representing: Discover Financial		Baker, Miller, Markoff & Krasny, LL 29 N. Wacker Drive Chicago, IL 60606				
Account No. Representing: Discover Financial		Discover Fin PO Box 30943 Salt Lake City, UT 84130				
Account No. Edgge Media Group 113 McHenry Road, #300 Buffalo Grove, IL 60089	X H	2006 LSD Trade Debt	X			1,542.00
Sheet no. <u>8</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,467.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No.	H W J C	Keynote Consulting, Inc. 220 W. Campus Drive, Suite 102 Arlington Heights, IL 60004									
Representing: Edge Media Group											
Account No. 253730020	H	2007 collections for AT & T				1,606.00					
ER Solutions 800 SW 39th Street PO Box 9004 Renton, WA 98057											
Account No. 6018595011665037	W	Opened 8/30/01 Last Active 4/06/06 ChargeAccount				1,201.00					
Gemb/gap Po Box 103106 Roswell, GA 30076											
Account No.		GEMB / Gap PO Box 981064 El Paso, TX 79998-1064									
Representing: Gemb/gap											
Account No.		Nationwide Credit Inc 2015 Vaughn Rd. NW Pld. 400 Kennesaw, GA 30144-7801									
Representing: Gemb/gap											
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						2,807.00					

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6030090208050023 Gemb/tweeter Po Box 981439 El Paso, TX 79998		Opened 8/31/00 Last Active 6/30/06 ChargeAccount				6,357.00
Account No. Heritage Signs 1226 American Way Libertyville, IL 60048	X	2007 LSD Trade Debt	X			50.00
Account No. 5520-1369 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Chicago, IL 60606	X	2006 Penalties & Interest - Retail Tax LSD Trade Debt				1,648.00
Account No. 4438710-4 Illinois Dept. of Employment Securi Bankruptcy Unit 3rd Floor 401 S. State Street Chicago, IL 60690	X	2006 Unemployment taxes - LSD Trade Debt	X			1,881.00
Account No. Representing: Illinois Dept. of Employment Securi		GC Services Limited Partnership 6330 Gulfon Houston, TX 77081				
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,936.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. 20-2541414							
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Chicago, IL 60604	X	H					15.11
Account No. 20927							
James Stevens Daniels 1283 College Park Drive Dover, DE 19904	X	H		X			1,156.00
Account No.							
Jeffrey Lovinger PO Box 536 Lake Bluff, IL 60044	X	H			X		Unknown
Account No. 1-877-147							
JL Russell & Associates 5425 Warner Road, Suite 12 Cleveland, OH 44125		H		X			161.00
Account No. JZ1001							
Juice Tyme 4401 S. Oakley Ave. Chicago, IL 60609	X	H		X			360.00
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,692.11

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4378373389820	H	Opened 7/01/86 Last Active 6/07/06 ChargeAccount				692.00
Mcydsnb 9111 Duke Blvd Mason, OH 45040						
Account No. 4372895515620	W	Opened 9/01/87 Last Active 8/02/07 ChargeAccount				98.00
Mcydsnb 9111 Duke Blvd Mason, OH 45040						
Account No. 2005412	X H	2005 LSD Trade Debt	X			11,000.00
Midnight Fabricators 155 Cecelia Grayslake, IL 60030						
Account No.		Dennis A. Brebner & Assoc. 860 Northpoint Blvd Waukegan, IL 60085				
Representing: Midnight Fabricators						
Account No. 6036 3210 2224 2593	J	revolving Credit card				380.00
Monogram Credit Bank PO Box 103147 Roswell, GA 30076						
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,170.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 053345	J					
Mundeline Disposal PO Box 343 Libertyville, IL 60048						
		2007 trash service				201.00
Account No. 4857-0585-3300-9928	X H		X			
National City PO Box 3038 K-A16-1J Kalamazoo, MI 49003-3038						
		revolving Personal Guaranty - LSD Trade Debt				10,015.00
Account No.						
Representing: National City						
		McFadden & Dillon 120 S. LaSalle, #1335 Chicago, IL 60603				
Account No. 54-2809253-2	X H					
National City Bank Commercial Loan Operations PO Box 1030 Oshtemo, MI 49077						
		2005 Personal Guaranty -LSD Trade Debt				129,584.00
Account No. PA 39164799	J					
National City Loss Prevention PO Box 2049 Akron, OH 44309						
		account overdraft				936.00
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						140,736.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: National City Loss Prevention		Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231				
Account No. 00-501228 New Direction Services 8300 Fair Oaks Blvd. Suite 303 Carmichael, CA 95608	X H	2006 LSD Trade Debt	X			247.00
Account No. North American Business Systems 7277 Hayvenhurst Avenue B-3 Van Nuys, CA 91406	X H	5/2007 LSD Trade Debt	X			220.00
Account No. 147822730 OMNIUM Worldwide, Inc. 7171 Mercury Rd. Omaha, NE 68106	H	2005 Collections - TDS Metrocom LSD Trade Debt	X			259.00
Account No. 50003674 Peoples Gas 130 E. Randolph Drive Chicago, IL 60601	H	Opened 6/01/04 Last Active 8/01/07 Other				69.00
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 795.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 2097-6278-86-9		2005 Postage machine rental - LSD Trade Debt				Unknown
Pitney Bowes Credit 2225 American Drive Neenah, WI 54956-4005	H		X			
Account No. JUIC02		1/2007 LSD Trade Debt				282.00
Retail Business Supplies 6 Davies Lane Plattsburgh, NY 12901	X H		X			
Account No. 112430		2007 LSD Trade Debt				1,059.00
Runge Paper 2201 Arthur Avenue Elk Grove Village, IL 60007-6827	X H		X			
Account No. 9-34739738790		Opened 10/27/05 Last Active 6/22/06 ChargeAccount				428.00
Target Po Box 1327 Mail Stop 3CK Minneapolis, MN 55440	H					
Account No.		NCO Financial Systems 507 Prudential Road Horsham, PA 19044				
Representing: Target						
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,769.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Target			Target National Bank PO Box 1581 Minneapolis, MN 55440-1581			
Account No. 60483328 US Foodservice, Inc. C/o Stein & Rotman 105 W. Madison, Ste. 600 Chicago, IL 60602	X	H	2006 Personal Guaranty - LSD Trade Debt			18,000.00
Account No. 86430230864302307 Victoria's Secret Po Box 182125 Columbus, OH 43218		W	Opened 1/19/06 ChargeAccount			196.00
Account No. 4185-8765-5416-6639 Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		J	Opened 11/28/05 Last Active 4/03/06 CreditCard			5,913.00
Account No. Representing: Washington Mutual / Providian			Account Solutions Group 205 Bryant Woods South Buffalo, NY 14228			
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						24,109.00

Official Form 6F (10/06) - Cont.

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Washington Mutual / Providian		Bureau of Collection Recovery 7575 Corporate Way Eden Prairie, MN 55344				
Account No. Representing: Washington Mutual / Providian		Providian PO Box 660509 Dallas, TX 75266				
Account No. 5856373362118825 Wfnnb/eddie Bauer 995 W 122nd Ave Westminster, CO 80234	W	Opened 10/04/03 Last Active 6/11/06 ChargeAccount				218.00
Account No. Representing: Wfnnb/eddie Bauer		Morgan & Associates 2601 N.W. Expressway Suite 205 East Oklahoma City, OK 73112-7229				
Account No. 525463 Yellow Book USA 2560 Renaissance Boulevard King Of Prussia, PA 19406	X H	2006 LSD Trade Debt	X			439.00
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 657.00
(Report on Summary of Schedules)						Total 376,982.71

Form B6G
(10/05)

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Jeffrey Lovinger PO Box 536 Lake Bluff, IL 60044	Store Lease - May, 2010
Pitney Bowes Credit 2225 American Drive Neenah, WI 54956-4005	Lease - postage machine

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Form B6H
(10/05)In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048 defunt corporation	AM FM Broadcasting, Inc. c/o William G. Shur 111 W. Washington, Suite 737 Chicago, IL 60602
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	US Foodservice, Inc. C/o Stein & Rotman 105 W. Madison, Ste. 600 Chicago, IL 60602
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	National City PO Box 3038 K-A16-1J Kalamazoo, MI 49003-3038
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	National City Bank Commercial Loan Operations PO Box 1030 Oshtemo, MI 49077
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	BA Merchant Services Attn: S Alcorn / KY6-200-01-32 1231 Durrett Lane Louisville, KY 40213
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Clipper Magazine 3708 Hempland Road PO Box 610 Mountville, PA 17554
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Comcast 2508 W Route 120 Mchenry, IL 60051
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Edgge Media Group 113 McHenry Road, #300 Buffalo Grove, IL 60089
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Heritage Signs 1226 American Way Libertyville, IL 60048
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Chicago, IL 60606

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Illinois Dept. of Employment Security Bankruptcy Unit 3rd Floor 401 S. State Street Chicago, IL 60690
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Chicago, IL 60604
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Juice Tyme 4401 S. Oakley Ave. Chicago, IL 60609
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Midnight Fabricators 155 Cecelia Grayslake, IL 60030
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	New Direction Services 8300 Fair Oaks Blvd. Suite 303 Carmichael, CA 95608
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	North American Business Systems 7277 Hayvenhurst Avenue B-3 Van Nuys, CA 91406
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Retail Business Supplies 6 Davies Lane Plattsburgh, NY 12901
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Runge Paper 2201 Arthur Avenue Elk Grove Village, IL 60007-6827
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Yellow Book USA 2560 Renaissance Boulevard King Of Prussia, PA 19406
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	James Stevens Daniels 1283 College Park Drive Dover, DE 19904
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Brennan & Clark 721 E. Madison Suite 200 Villa Park, IL 60181
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Biehl & Biehl PO Box 87410 Carol Stream, IL 60188-7410

In re Peter D. Phagan,
Karen P. Phagan

Case No. _____

Debtors

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LSD, Inc. 536 N. Milwaukee Libertyville, IL 60048	Jeffrey Lovinger PO Box 536 Lake Bluff, IL 60044

Official Form 61 (10/06)

In re Peter D. Phagan
Karen P. Phagan Debtor(s) Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S):	AGE(S):
	Son	11
	Daughter	14
	Daughter	7
Employment:*	DEBTOR	SPOUSE
Occupation	Unemployed since 7/29/2007	Physical Therapist
Name of Employer	LSD, Inc.	Risk & Insurance Mgmt
How long employed	no pay since 2005	15 years
Address of Employer	536 N. Milwaukee Libertyville, IL 60048	1 East Oakhill Drive, Suite 400 Westmont, IL 60559
*See Attachment for Additional Employment Information		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 3,440.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 3,440.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 490.00
b. Insurance	\$ 0.00	\$ 275.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 765.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 2,675.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 2,675.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2,675.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
 Debtor is actively seeking employment, but to-date has not received any offers

Official Form 61 (10/06)

In re Peter D. Phagan
Karen P. Phagan Debtor(s) Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment for Additional Employment Information

Spouse		
Occupation	Physical Therapist	wages and deductions combined with Risk & Insurance Mgmt.
Name of Employer	Lake Forest Hospital	
How long employed	5 months	
Address of Employer		

Official Form 6J (10/06)

In re Peter D. Phagan
Karen P. Phagan Debtor(s) Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,369.00
a. Are real estate taxes included? Yes <u> </u> No <u>X</u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities:		
a. Electricity and heating fuel	\$	600.00
b. Water and sewer	\$	30.00
c. Telephone	\$	200.00
d. Other _____	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	25.00
b. Life	\$	514.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	919.00
b. Other _____	\$	0.00
c. Other _____	\$	0.00
d. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	1,089.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 8,191.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Home is in foreclosure - expenses will be replaced by rent

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	2,675.00
b. Average monthly expenses from Line 18 above	\$	8,191.00
c. Monthly net income (a. minus b.)	\$	-5,516.00

Official Form 6J (10/06)

In re Peter D. Phagan
Karen P. Phagan Debtor(s) Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

education to maintain employment	\$	20.00
child care	\$	350.00
Tuition - children under 18	\$	641.00
Health club	\$	78.00
Total Other Expenditures	\$	1,089.00

Official Form 6-Declaration. (10/06)

**United States Bankruptcy Court
Northern District of Illinois**

In re Peter D. Phagan
Karen P. Phagan

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 37 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 26, 2007

Signature /s/ Peter D. Phagan
Peter D. Phagan
Debtor

Date September 26, 2007

Signature /s/ Karen P. Phagan
Karen P. Phagan
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(04/07)**United States Bankruptcy Court
Northern District of Illinois**In re Peter D. Phagan
Karen P. Phagan

Debtor(s)

Case No.
Chapter7**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of businessNone
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$21,400.00	2007 - Wages - Wife
\$19,200.00	2006 Wages Wife
\$3,500.00	2005 Wages Wife
\$57,000.00	2005 business income - husband
\$0.00	2006 business loss - husband
\$0.00	2007 business loss - husband

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
National City Bank v. Peter Phagan et al 07 CH 365	Foreclosure	Lake County, IL	Judgment entered
Discover Bank v. Peter Phagan 07 AR 733	Collection	Lake County, IL	Judgment
National City Bank v. LSD Corp & Peter Phagan 07 L 309	Collection	Lake County, IL	Pending
AM FM Broadcasting v. Peter Phagan d/b/a/ Juice Zone 2007-1131245	Collection	Cook County, Illinois	Judgment

CAPTION OF SUIT AND CASE NUMBER US Foodservice Corp v. LSD & Peter Phagan 2007-1162113	NATURE OF PROCEEDING Collection	COURT OR AGENCY AND LOCATION Cook County, IL	STATUS OR DISPOSITION Judgment
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None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Joseph A. Baldi & Associates, P.C. 19 South LaSalle Street Suite 1500 Chicago, IL 60603	9/19/2007	\$3,500 fees & costs

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
LSD, Inc.	202541414	536 N. Milwaukee Libertyville, IL 60048	Restaurant	10/2005 - 7/2007
P & S Brokerage		30 S. Wacker Chicago, IL	Broker @ Chicago Merchantile Exchange	6/1992 - 5/2005

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Accounting Freedom 541 N. Lake St Mundelein, IL 60060	5/2005 - 7/2007

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 26, 2007

Signature /s/ Peter D. Phagan
Peter D. Phagan
Debtor

Date September 26, 2007

Signature /s/ Karen P. Phagan
Karen P. Phagan
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re Peter D. Phagan
Karen P. Phagan
Debtor(s)

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 Jeep Laredo	Chrysler Financial				X
2007 Hyundai Sonata	Us Bank				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date September 26, 2007

Signature /s/ Peter D. Phagan
Peter D. Phagan
Debtor

Date September 26, 2007

Signature /s/ Karen P. Phagan
Karen P. Phagan
Joint Debtor

Document Page 57 of 69
United States Bankruptcy Court
Northern District of Illinois

In re Peter D. Phagan
 Karen P. Phagan

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,150.00</u>
Prior to the filing of this statement I have received.....	\$	<u>3,150.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
 Adversary proceedings regarding discharge or dischargeability of debt

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 26, 2007

/s/ Donna B. Wallace

Donna B. Wallace 6200260
 Joseph A. Baldi & Associates, P.C.
 19 South LaSalle Street
 Suite 1500
 Chicago, IL 60603
 312-726-8150 Fax: 312-332-4629
 jabaldi@ameritech.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Donna B. Wallace 6200260
Printed Name of Attorney
Address:
19 South LaSalle Street
Suite 1500
Chicago, IL 60603
312-726-8150

X /s/ Donna B. Wallace
Signature of Attorney
September 26, 2007
Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Peter D. Phagan
Karen P. Phagan
Printed Name of Debtor

X /s/ Peter D. Phagan
Signature of Debtor
September 26, 2007
Date

Case No. (if known) _____

X /s/ Karen P. Phagan
Signature of Joint Debtor (if any)
September 26, 2007
Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Peter D. Phagan
Karen P. Phagan Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 92

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 26, 2007 /s/ Peter D. Phagan
Peter D. Phagan
Signature of Debtor

Date: September 26, 2007 /s/ Karen P. Phagan
Karen P. Phagan
Signature of Debtor

Academy Collection
10965 Decatur Rd.
Philadelphia, PA 19154

Account Solutions Group
205 Bryant Woods South
Buffalo, NY 14228

Allied Interstate
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

AM FM Broadcasting, Inc.
c/o William G. Shur
111 W. Washington, Suite 737
Chicago, IL 60602

American Family Insurance
6000 American Parkway
Dept AMFA
Madison, WI 53783

BA Merchant Services
Attn: S Alcorn / KY6-200-01-32
1231 Durrett Lane
Louisville, KY 40213

Baker, Miller, Markoff & Krasny, LL
29 N. Wacker Drive
Chicago, IL 60606

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Beneficial / Household Finance
Attn: Bankruptcy Dept
961 Weigel Dr
Elmhurst, IL 60126

Beneficial Customer Service
1424 S. Milwaukee Ave.
Libertyville, IL 60048

Biehl & Biehl
PO Box 87410
Carol Stream, IL 60188-7410

Bill Me Later
P.O. Box 2394
Omaha, NE 68103-2394

Brennan & Clark
721 E. Madison
Suite 200
Villa Park, IL 60181

Bureau of Collection Recovery
7575 Corporate Way
Eden Prairie, MN 55344

Capital 1 Bank
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Chase
Attn: Credit Bureau Updates
Po Box 15919
Wilmington, DE 19850

Chase
Attn: Correspondence/Bankruptcy
PO Box 15298
Wilmington, DE 19850

Chrysler Financial
PO Box 2993
Milwaukee, WI 53201

Cingular
5020 Ash Grove Road
Springfield, IL 62711

Citibank
Attn: Citicorp Credit Services
7920 Nw 110th Street
Kansas City, MO 64153

Citibank
Box 6000
The Lakes, NV 89163-6000

Citibank
PO Box 6000
The Lakes, NV 89163-6000

Citibank / Sears
P.O. Box 20363
Kansas City, MO 64195

Clipper Magazine
3708 Hempland Road
PO Box 610
Mountville, PA 17554

Comcast
2508 W Route 120
Mchenry, IL 60051

ComEd
Bill Payment Center
Chicago, IL 60668-0001

Computer Credit Svc Co
Po Box 60201
Chicago, IL 60660

Credit Collection Services
Two Wells Ave.
Dept AMFA
Newton Center, MA 02459

Credit Protection Association
13355 Noel Rd.
Dallas, TX 75240

Dell Financial Svcs
PO Box 81577
Austin, TX 78708

Dennis A. Brebner & Assoc.
860 Northpoint Blvd
Waukegan, IL 60085

Dimonte & Lizak
216 West Higgins Road
Park Ridge, IL 60068

Discover Fin
PO Box 30943
Salt Lake City, UT 84130

Discover Financial
Po Box 3025
New Albany, OH 43054

Discover Platinum
PO Box 15316
Wilmington, DE 19850-5316

Edgge Media Group
113 McHenry Road, #300
Buffalo Grove, IL 60089

ER Solutions
800 SW 39th Street
PO Box 9004
Renton, WA 98057

FIA Card Services
P.O. Box 15026
Wilmington, DE 19850-5026

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

GEMB / Gap
PO Box 981064
El Paso, TX 79998-1064

Gemb/gap
Po Box 103106
Roswell, GA 30076

Gemb/tweeter
Po Box 981439
El Paso, TX 79998

Heritage Signs
1226 American Way
Libertyville, IL 60048

HFC
PO Box 8873
Virginia Beach, VA 23450-8873

HFC Customer Service
PO Box 9618
Virginia Beach, VA 23450

HSBC
961 Weigel Drive
Elmhurst, IL 60126

HSBC
PO Box 5608
Glendale Heights, IL 60139

Illinois Department of Revenue
Bankruptcy Section Level 7-425
100 W. Randolph Street
Chicago, IL 60606

Illinois Dept. of Employment Securi
Bankruptcy Unit
3rd Floor 401 S. State Street
Chicago, IL 60690

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn
Chicago, IL 60604

James Stevens Daniels
1283 College Park Drive
Dover, DE 19904

Jeffrey Lovinger
PO Box 536
Lake Bluff, IL 60044

JL Russell & Associates
5425 Warner Road, Suite 12
Cleveland, OH 44125

Juice Tyme
4401 S. Oakley Ave.
Chicago, IL 60609

Keynote Consulting, Inc.
220 W. Campus Drive, Suite 102
Arlington Heights, IL 60004

McFadden & Dillon
120 S. LaSalle, #1335
Chicago, IL 60603

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Midnight Fabricators
155 Cecelia
Grayslake, IL 60030

Monogram Credit Bank
PO Box 103147
Roswell, GA 30076

Morgan & Associates
2601 N.W. Expressway
Suite 205 East
Oklahoma City, OK 73112-7229

MRS Associates
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

Mundeline Disposal
PO Box 343
Libertyville, IL 60048

National City
PO Box 3038 K-A16-1J
Kalamazoo, MI 49003-3038

National City Bank
Commercial Loan Operations
PO Box 1030
Oshtemo, MI 49077

National City Loss Prevention
PO Box 2049
Akron, OH 44309

National City Mortgage
PO Box 5570, Loc 7107
Cleveland, OH 44101

National City Mortgage Company
Attn: Customer Service
PO Box 1820
Dayton, OH 45401-1820

Nationwide Credit Inc
2015 Vaughn Rd. NW
Pld. 400
Kennesaw, GA 30144-7801

NCO Financial Systems
1804 Washington Blvd.
Mail stop 450, Dept. 03
Baltimore, MD 21230

NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

New Direction Services
8300 Fair Oaks Blvd.
Suite 303
Carmichael, CA 95608

North American Business Systems
7277 Hayvenhurst Avenue B-3
Van Nuys, CA 91406

OMNIUM Worldwide, Inc.
7171 Mercury Rd.
Omaha, NE 68106

Peoples Gas
130 E. Randolph Drive
Chicago, IL 60601

PFG of Minnesota
7825 Washington Avenue S
Suite 310
Minneapolis, MN 55439-2409

Pierce and Associates
1 N. Dearborn
Suite 1300
Chicago, IL 60602

Pitney Bowes Credit
2225 American Drive
Neenah, WI 54956-4005

Providian
PO Box 660509
Dallas, TX 75266

Resurgent Capital Service
Sherman Acquisition
PO Box 10587
Greenville, SC 29603

Retail Business Supplies
6 Davies Lane
Plattsburgh, NY 12901

Runge Paper
2201 Arthur Avenue
Elk Grove Village, IL 60007-6827

Target
Po Box 1327
Mail Stop 3CK
Minneapolis, MN 55440

Target National Bank
PO Box 1581
Minneapolis, MN 55440-1581

United Collection Bureau
5620 Southwyck Blvd
Suite 206
Toledo, OH 43614

Us Bank
Attn: Bankruptcy Dept.
P.O. Box 5227
Cincinnati, OH 45226

US Foodservice, Inc.
C/o Stein & Rotman
105 W. Madison, Ste. 600
Chicago, IL 60602

Victoria's Secret
Po Box 182125
Columbus, OH 43218

Washington Mutual / Provident
Attn: Bankruptcy Dept
Po Box 10467
Greenville, SC 29603

Wfnnb/eddie Bauer
995 W 122nd Ave
Westminster, CO 80234

Yellow Book USA
2560 Renaissance Boulevard
King Of Prussia, PA 19406